







U.S. UTILITY Patent Application

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PATENT DATE

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APPLICATION NO.	CONT/PRIOR	CLASS	SUBCLASS	ART UNIT	EXAMINER	
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Christopher Johnson Marc Edgar Tim Keyes

Methods and systems for optimizing return and present value

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TERMINAL DISCLAIMER	DRAWINGS			CLAIMS ALLOWED		
DISCEALMEN	Sheets Drwg.	Figs: Drwg.	Print Fig.	Total Claims	Print Claim for O.G.	
The term of this patent subsequent to (date)				NOTICE OF ALLOWANCE MAILED		
has been disclaimed.	(Assistant I	Examiner)	(Date)	, ,		
The term of this patent shall not extend beyond the expiration date						
of U.S Patent. No.			ISSUE FEE			
	(Primary E	kaminer)	(Date)	Amount Due	Date Paid	
The terminalmonths of this patent have been disclaimed.		•		ISSUE BATCH NUMBER		
	(Legal Instruments Examiner) (Date)		<u> </u>			
WARNING: The information disclosed herein may be restread to the U.S. Patent & Trademi	icted. Unauthorized d	isclosure may be o authorized empl	prohibited by the L	Inited States Code Title 35	, Sections 122, 181 and 368.	
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